

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN DISTRICT OF MICHIGAN  
GRAND RAPIDS DIVISION**

In re: ANDREA J AVERILL

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Case No. 14-04375

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Brett N. Rodgers, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/26/2014.
- 2) The plan was confirmed on 10/28/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/15/2017, 04/20/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/12/2015, 06/03/2016, 04/21/2017.
- 5) The case was completed on 04/17/2018.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,466.90.
- 10) Amount of unsecured claims discharged without full payment: \$16,939.30.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 92,880.79	
Less amount refunded to debtor(s)	\$ 36,860.48	
<b>NET RECEIPTS</b>		<b>\$ 56,020.31</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,705.10	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,307.14	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,012.24</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,315.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CORWIN LAW & CONSULTING PLC	Lgl	3,000.00	4,020.10	4,020.10	2,705.10	0.00
CHOICE ONE BANK	Sec	3,726.00	0.00	0.00	0.00	0.00
FIFTH THIRD MORTGAGE	Sec	72,716.00	72,426.17	72,426.17	0.00	0.00
WELLS FARGO BANK NA	Sec	14,574.00	14,336.61	14,336.61	14,336.61	1,660.17
DEPARTMENT OF TREASURY	Pri	2,547.87	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	10,131.47	8,919.06	8,919.06	8,919.06	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	3,517.98	3,517.98	3,517.98	139.29
MICHIGAN DEPT OF TREASURY	Sec	2,772.28	606.68	606.68	606.68	0.00
MICHIGAN DEPT OF TREASURY	Uns	0.00	50.00	50.00	50.00	1.91
AMERICAN DEBT MEDIATORS	Uns	0.00	NA	NA	0.00	0.00
ART VAN FURNITURE	Uns	2,079.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	3,518.00	NA	NA	0.00	0.00
CHASE BANK USA	Uns	2,975.00	NA	NA	0.00	0.00
DANIEL RUDD	Uns	506.00	662.08	662.08	662.08	26.23
DISCOVER FINANCIAL SERVICES	Uns	3,584.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	11,841.00	11,841.03	11,841.03	11,841.03	461.54
FIA CARD SERVICES	Uns	3,518.59	NA	NA	0.00	0.00
FOUNTAIN HILL CENTER	Uns	131.50	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MERCY GENERAL HEALTH	Uns	813.21	NA	NA	0.00	0.00
RANDY FLODD	Uns	134.00	NA	NA	0.00	0.00
ROGERS & HOLLANDS JEWELERS	Uns	6,812.23	7,493.48	7,493.48	7,493.48	292.01
SPECTRUM HEALTH	Uns	134.00	NA	NA	0.00	0.00
SPECTRUM HEALTH	Uns	52.00	NA	NA	0.00	0.00
DANIEL RUDD	Pri	0.00	NA	NA	0.00	0.00
CLERK OF THE COURT	Adm	310.00	310.00	310.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 72,426.17	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 14,336.61	\$ 14,336.61	\$ 1,660.17
All Other Secured	\$ 606.68	\$ 606.68	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 87,369.46</b>	<b>\$ 14,943.29</b>	<b>\$ 1,660.17</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 8,919.06	\$ 8,919.06	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 8,919.06</b>	<b>\$ 8,919.06</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 23,564.57</b>	<b>\$ 23,564.57</b>	<b>\$ 920.98</b>

**Disbursements:**

Expenses of Administration	\$ 6,012.24	
Disbursements to Creditors	\$ 50,008.07	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 56,020.31</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/10/2018

By: /s/ Brett N. Rodgers  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.